

<i>SERFF Tracking Number:</i>	<i>UTAC-125623906</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38797</i>
<i>Company Tracking Number:</i>	<i>AIMS GA2 388 ASC</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.003 Other</i>
<i>Product Name:</i>	<i>AIMS GA2 388 ASC</i>		
<i>Project Name/Number:</i>	<i>AIMS GA2 388 ASC/AIMS GA2 388 ASC</i>		

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: AIMS GA2 388 ASC

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

Filing Type: Advertisement

SERFF Tr Num: UTAC-125623906 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: AIMS GA2 388 ASC

Co Status:

Authors: Jackie Cunningham,
Melissa MacLaurin

Date Submitted: 04/25/2008

State Tr Num: 38797

State Status: Filed-Closed

Reviewer(s): Harris Shearer

Disposition Date: 07/10/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AIMS GA2 388 ASC

Project Number: AIMS GA2 388 ASC

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/10/2008

State Status Changed: 07/10/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Enclosed for your review and approval is the above referenced individual long-term care insurance advertisement. This form is new and does not replace any forms previously approved by your department.

Please be advised that the referenced advertisement will be used to market policy form 4LTCIP0001-AR, which was approved for use on 2/14/06.

If you should have any questions regarding this submission, please feel free to call me toll-free at 1-800-880-2745,

SERFF Tracking Number: UTAC-125623906 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 38797
Company Tracking Number: AIMS GA2 388 ASC
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: AIMS GA2 388 ASC
Project Name/Number: AIMS GA2 388 ASC/AIMS GA2 388 ASC

extension 8755 or fax me at (512) 451-0357. My email address is mmaclaurin@gafri.com.

Thank you in advance for your consideration.

Company and Contact

Filing Contact Information

Melissa MacLaurin, mmaclaurin@gafri.com
11200 Lakeline Blvd Ste 100 (512) 807-4794 [Phone]
Austin, TX 78717

Filing Company Information

Great American Life Insurance Company CoCode: 63312 State of Domicile: Ohio
5508 Parkcrest Drive Group Code: 84 Company Type: Insurance
Company
P.O. Box 26580
Austin, TX 78755-0580 Group Name: State ID Number:
(800) 880-8824 ext. [Phone] FEIN Number: 13-1935920

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$25.00	04/25/2008	19910371

SERFF Tracking Number:	UTAC-125623906	State:	Arkansas
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Product Name:	AIMS GA2 388 ASC		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted		
Filed	Harris Shearer	07/10/2008	07/10/2008		
Filing Notes					
Subject	Note Type		Created By	Created On	Date Submitted
Status	Note To Reviewer		Jackie Cunningham	07/02/2008	07/02/2008

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<i>Project Name/Number:</i>	<i>AIMS GA2 388 ASC/AIMS GA2 388 ASC</i>		

Disposition

Disposition Date: 07/10/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UTAC-125623906</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	AIMS Decision Maker Promotion and Reply Card		Yes

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Note To Reviewer

Created By:

Jackie Cunningham on 07/02/2008 07:52 AM

Subject:

Status

Comments:

Would you please advise the status of this filing. Thank you.

SERFF Tracking Number:	UTAC-125623906	State:	Arkansas
Filing Company:	Great American Life Insurance Company	State Tracking Number:	38797
Company Tracking Number:	AIMS GA2 388 ASC		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.003 Other
Product Name:	AIMS GA2 388 ASC		
Project Name/Number:	AIMS GA2 388 ASC/AIMS GA2 388 ASC		

Form Schedule

Lead Form Number: AIMS GA2 388 ASC

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AIMS GA2 388 ASC & RC	Advertising	AIMS Decision Maker Promotion and Reply Card	Initial			AIMS GA2 388 ASC & AIMS GA2 388 ASC RC.pdf

What Is The Cost of Long Term Care Services?

Long term care services are very expensive and, due to inflation, costs are continually increasing. Bringing an aide into your home just three times a week (two to three hours per visit) to help with dressing, bathing, preparing meals, and similar household chores can easily cost \$2,100 each month or over \$25,000 a year. Add in the cost of skilled help, such as physical therapists, and the cost can be much greater. The average annual cost for a private room in an assisted living facility* can exceed \$35,000.¹ As a national average, a year in a nursing home is estimated to cost more than \$77,000 for a private room.¹ In some areas it is much higher.² With an average stay of 2.4 years,³ the cost of a nursing home stay today could easily be \$180,000 to \$200,000.



Why is this program good for your Association?

- Increases member affinity and loyalty.
- Enhances your benefit package – You have more to offer when you are having membership drives.
- May provide opportunities to increase dues/non-dues income.
- Turn-Key Marketing and Administration with no cost to the Association.
- Because they receive premium discounts and simplified issue underwriting, members see it as a benefit they couldn't receive outside the Association, creating a sense of loyalty.
- Members tell non-members of the benefits available from the Association, which can attract them to join.

Why is this program good for the members of your Association?

- Members receive a premium discount not available to the general public.
- Simplified issue underwriting may be available.
- Eligible family members receive a premium discount and simplified issue underwriting. Family members include spouse, adult children, parents, grandparents, brothers, sisters, aunts, uncles, and in-laws.
- If Association member is an employer, his/her employees and their extended family members will be eligible for the benefits of this program.
- Applicants may choose benefits to fit their individual needs and budget.
- Coverage is provided by individual policies which are fully portable.



¹ MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home and Assisted Living Costs," p 10, October 2007.
² MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home and Home Care Costs," pp 12-17, September 2006.
³ "When the Bill Comes Due - How to Plan for Rising Nursing Home Costs", Robert Powell, CBS Marketwatch.com, September 29, 2004.
* In Indiana, Alternate Care Facility.

YES!

Give me the facts on how **AIMS' LONG TERM CARE ASSOCIATION PROGRAM** can benefit my Association and the members.

800-844-0204

www.aimsassociationltc.com

Name _____ Title _____

Association's Name _____ Number of Members _____

Phone (Required) (_____) _____ Best time to call _____ AM
PM

Email _____ Fax (_____) _____

Street Address _____

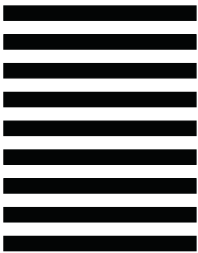
City _____ State _____ Zip _____



AMERICAN INSURANCE MARKETING SERVICES INC
PO BOX 241407
MONTGOMERY AL 36177-7307

POSTAGE WILL BE PAID BY ADDRESSEE

FIRST-CLASS MAIL PERMIT NO. 113 MONTGOMERY, AL
BUSINESS REPLY CARD



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



American Insurance Marketing Services, Inc.
Post Office Box 241407
Montgomery, AL 36124-1407

PRSRTD STD
U.S. POSTAGE
PAID
Montgomery, AL
Permit No. 501

Opportunity is Knocking.
Will You Answer?

There is an **Opportunity**
for You to Offer Your
Membership Protection
from What May be the
Greatest Threat to
Their **Financial Security...**




GREATAMERICANSM
LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE

<i>SERFF Tracking Number:</i>	<i>UTAC-125623906</i>	<i>State:</i>	<i>Arkansas</i>
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Rate Information

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Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	04/25/2008
Comments:			
Attachment:			
AR Adv Filing Ltr.pdf			



Great American Life
Insurance Company
P.O. Box 559002
Austin, Texas 78755-9002

April 25, 2008

Shipping Address:
11200 Lakeline Blvd.
Austin, Texas 78717

Advertisement Form Filing Division
Life and Health Division
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Phone 800-880-2745
Fax 512-451-0357

RE: GREAT AMERICAN® LIFE INSURANCE COMPANY
NAIC# 63312, FEIN# 13-1935920

INVITATION TO INQUIRE
NEW FORM NUMBER

AIMS GA2 388 ASC
AIMS GA2 388 ASC RC

DESCRIPTION

Association Group Decision Maker Promotion
Reply Card

TO BE USED WITH APPROVED FORMS

4LTCIP0001-AR	Long Term Care Policy
4LTCIE0001-ACC	Accelerated Payment of Premium Rider
4LTCIE0001-PDNH	Prescription Drug Benefit in a Nursing Home Rider
4LTCIE0001-ENH	Enhanced Nursing Home Care Rider
4LTCIE0001-EHHC-AR	Enhanced Home Health Care Rider
4LTCIE0001-MHC	Monthly Home Care Benefit Rider
4LTCIE0001-FROB	Full Restoration of Benefits Rider
4LTCIE0001-JC	Joint Coverage Rider
4LTCIE0001-DWP-AR	Dual Waiver of Premium Rider
4LTCIE0001-SBIO	Simple Benefit Increase Rider
4LTCIE0001-CBIO	Compound Benefit Increase Rider
4LTCIE0001-DBIO	Delayed to Age 65 Compound Benefit Increase Rider
4LTCIE0001-GPO	Guaranteed Purchase Option Rider
4LTCIE0001-FROP	Full Return of Premium Benefit Rider
4LTCIE0001-ROP	Return of Premium Benefit Rider
4LTCIE0001-GROP	Graded Return of Premium Benefit Rider
4LTCIE0001-NFB	Nonforfeiture Benefit – Shortened Benefit Period Rider
4LTCIE0001-COIN	80/20 Coinsurance Rider
4LTCIE0001-FSWP	Full Survivorship Paid Up Benefit Rider
4LTCIE0001-SWP10	Survivorship Paid Up Benefit Rider
4LTCIE0001-WEP	Waiver of Elimination Period for Home Health Care, Adult Day Care and Monthly Cash Benefit Alternative Rider
4LTCIE0001-SP	Single Premium Payment Amendatory Rider
4LTCIE0001-5PAY	5 Year Premium Payment Amendatory Rider
4LTCIE0001-10PAY	10 Year Premium Payment Amendatory Rider
4LTCIE0001-15PAY	15 Year Premium Payment Amendatory Rider
4LTCIE0001-20PAY	20 Year Premium Payment Amendatory Rider
4LTCIE0001-PU65	Paid Up at Age 65 Premium Payment Amendatory Rider
4LTCID0001-MPD	Modal Premium Disclosure
4LTCIO0003-AR	Outline of Coverage
4LTCIA0001-F (AR)	Full Application
4LTCIA0001-S (AR)	Employer/Association Application
4LTCIA0001-CPR	Conditional Premium Receipt
4LTCIE0001-OWN	Policy Ownership Rider
4LTCIA0001-OWNAPP	Supplementary Application for Designation of Policyowner

- Approved for use on 2/14/2006

Arkansas Department of Insurance
April 25, 2008
Page Two (2)

Dear Sir or Madam,

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If you should have any questions regarding this submission, please feel free to call me toll-free at 1-800-880-2745, extension 8755 or fax me at (512) 451-0357. My email address is mmaclaurin@gafri.com.

Thank you in advance for your consideration.

Sincerely,



Melissa MacLaurin
Compliance Analyst